CVILLE PLANS TOGETHER

Community Webinar:
Draft Affordable Housing Plan

November 11 & 17, 2020

Reminder: What is “Cville Plans Together”?

Together, we are developing…

An **Affordable Housing Plan**, as part of the Comprehensive Plan, to create a unified strategy for housing Charlottesville’s residents.

An update to the **Citywide Comprehensive Plan**, to guide the ways that the city will change and grow in the future.

An updated **Zoning Ordinance**, to ensure that development takes place in a clear and effective manner, and to work toward correcting injustice related to land use.

It is a name for a process

- **Cville Plans Together** is an opportunity for the community to actively participate in updating the **future vision for the city**, with a **focus on equity and affordability**.

CVILLE PLANS TOGETHER

Drafts Available for Review

Draft Affordable Housing Plan

- Focus of this discussion

Draft initial Comprehensive Plan revisions

- **Guiding Principles** - Overarching priorities for the entire Comprehensive Plan
- **Vision Statements** - priorities for each topic-specific chapter

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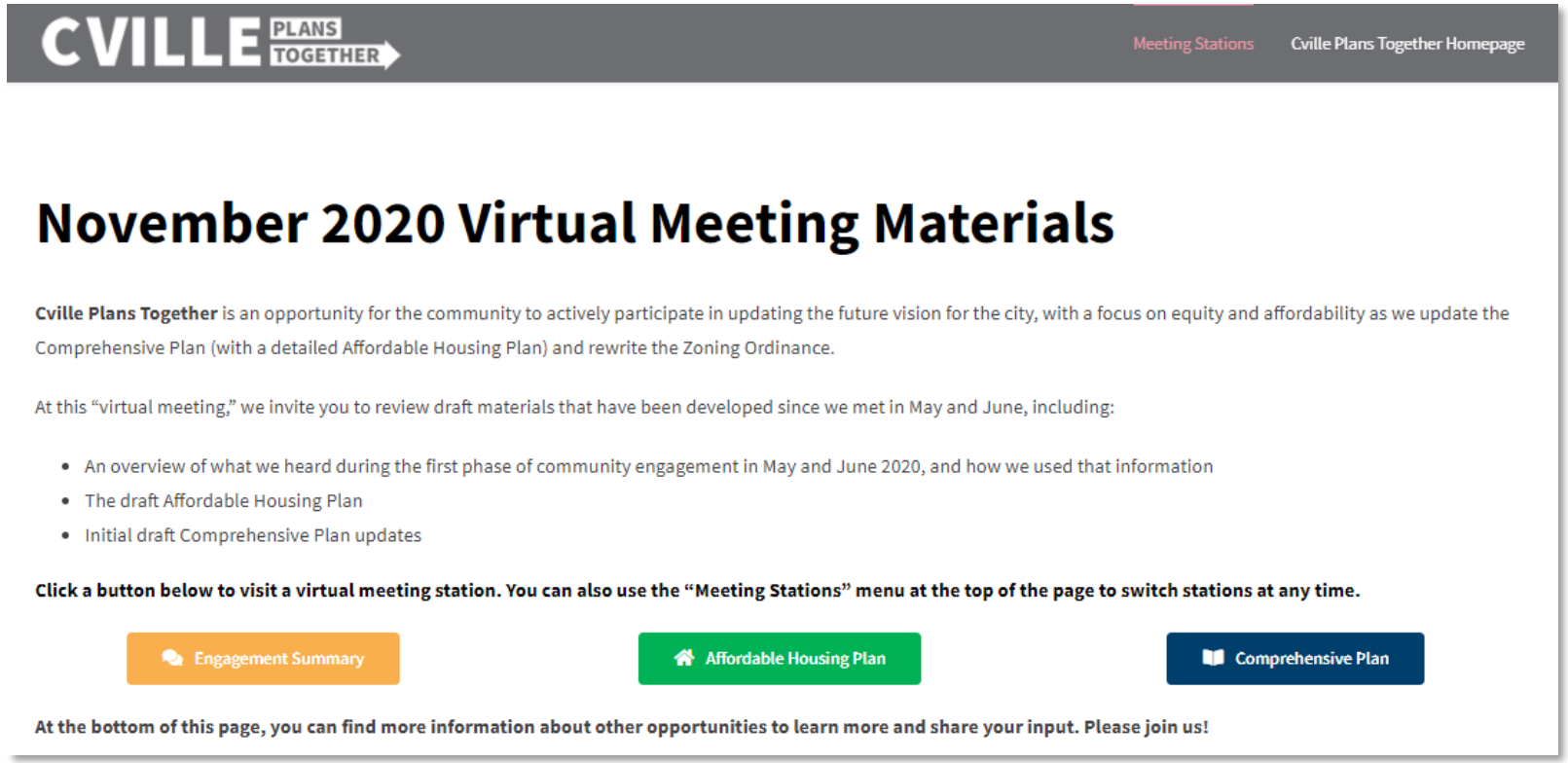
Please Review and Provide Comments by December 2

CvillePlansTogether.com/virtual-meeting/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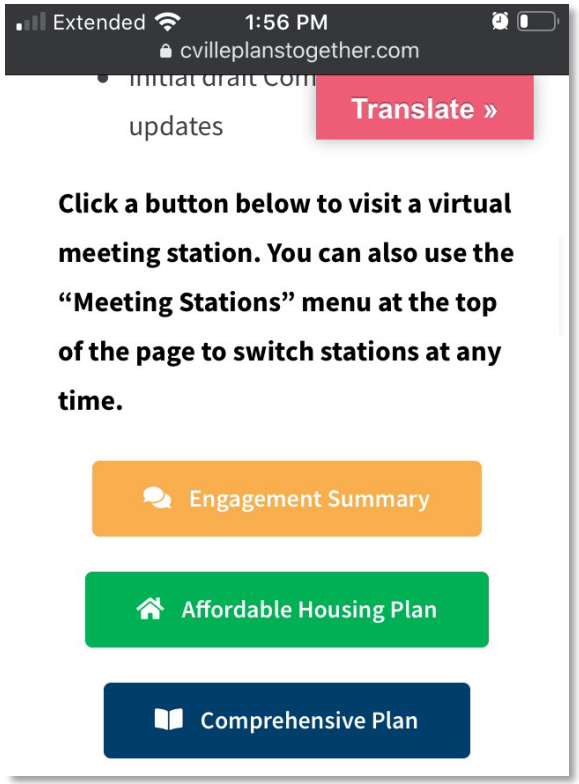
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CITY OF CHARLOTTESVILLE AFFORDABLE HOUSING PLAN

Community Webinar

November 2020

HR&A Analyze. Advise. Act.

The Charlottesville Affordable Housing Plan was developed over a period of 11 months as part of the Cville Plans Together planning effort.

The planning process included:

- Review of past work to **evaluate housing needs** and key issues
- **Engagement with the Cville Plans Together steering committee**, City leadership, the HAC, the Planning Commission and other stakeholder groups
- **Public engagement** through a survey and small group conversations
- Evaluation of **feasibility and potential impacts** of a range of affordable housing tools

The draft plan is currently available for public review and input.

Our goal for today is to provide an overview of the draft including its core recommendations and framework to get initial feedback.

AGENDA

- Plan Overview & Major Initiatives
- Recommendations
  - Implementation Needs
  - Housing Tools
- Next Steps

Plan Overview

The recommendations of the Affordable Housing Plan are informed by three guiding principles:

Racial Equity	Housing policies and programs in Charlottesville must be intentionally designed to overcome the City's history of racial segregation and its ongoing inequities.
Regional Collaboration	Charlottesville must collaborate with Albemarle County and other regional jurisdictions, as well as UVA and other prominent regional institutions, to address housing affordability challenges.
Comprehensive Approach	Charlottesville needs to implement a combination of subsidy, land use, and tenants' rights policies to meaningfully impact housing affordability and provide a ladder of housing opportunity.

The Affordable Housing Plan is organized around five sections that detail recommendations for funding, governance, and affordable housing tools.

IMPLEMENTATION NEEDS

Funding

Make a **strong and recurring financial commitment** to address housing needs in Charlottesville.

Governance

Build governance structures that **institutionalize an equitable and efficient implementation** of the affordable housing plan.

TOOLS

Land Use

Revise **regulations and development approval processes** to increase the supply of housing and slow the increase in housing cost, while protecting lower income and other marginalized communities.

Tenants' Rights

Change local policy and advocate at the state level to expand Charlottesville's ability to **support tenants' rights.**

Subsidy

Focus and align subsidy programs with community-defined priorities and make changes to increase impacts.

Though the Plan contains many recommendations, **three major initiatives** form a strong commitment to equitable and affordable housing in Charlottesville.

Dedicate $10M Annually To Affordable Housing

Build Inclusive Governance Throughout Charlottesville's Affordable Housing Infrastructure

Adopt Progressive and Inclusionary Zoning Reforms

The Affordable Housing Plan provides detailed recommendations for each tool.

For each housing tool, the Plan reviews:

- **Context** on how the tool is used currently or the level of need in Charlottesville
- **Recommended changes**, including important considerations and design parameters.
- **Potential impacts** of implementing recommended changes
- Considerations to ensure that tools align with the **guiding principles**
- **Implementation needs**, including action steps, lead and partners, and timeframe for implementation

The final program design and annual budget priorities will be determined by the City in coordination with the Housing Advisory Committee and the new CAHF Committee.

Land Use | Multifamily By-Right Zoning

Change zoning and development processes to **increase the production of multifamily housing** and expand feasible **by-right development**, to begin to reverse entrenched patterns of racial segregation.

CONTEXT

Charlottesville's current zoning and development policies limit the production of multifamily housing. The City needs more housing for renters of all incomes, but only three percent of the City's acreage is zoned for multifamily, and development feasibility in these areas is limited. This can limit the production and increase the cost to develop multifamily housing. Land use reform has historically faced opposition in Charlottesville, but is crucial to accommodate growth and meet the city's housing needs.

RECOMMENDED CHANGES

The City should revise its zoning and approvals processes in order to increase by-right multifamily development. In addition, the City should support the development of enough housing to accommodate planned growth. Revisions should include:

- Where multifamily is allowed, restructure zoning restrictions on height, density, setbacks, and parking to **ensure that multifamily development is feasible by-right** without a special use permit.
- Identify commercial and single-family areas suitable for rezoning to **allow multifamily development in more neighborhoods**, particularly those that are or will be served by transit **while mitigating displacement pressure in low-income neighborhoods**.
- Revise approval processes to **limit and focus discretionary control** and reduce approval times.
- Work closely with Albemarle County to make parallel zoning changes that will **enhance the provision of multifamily housing within the urban ring**.

IMPACTS

Restructuring multifamily zoning and approval processes will increase the production of new housing in Charlottesville, and should stabilize rents through increased supply. Encouraging the development of multifamily housing in **areas near employment or transit** will create denser urban nodes. In order to stabilize rents and increase housing supply, these changes must be implemented in the City and within the urban ring, and significantly reduce barriers to development. These changes are also a crucial precursor to enacting inclusionary zoning.

"By-right" refers to development that can be built without requiring rezoning, a special use permit, or other City approvals. Allowing development by-right makes development processes more predictable and streamlined, which encourages new development.

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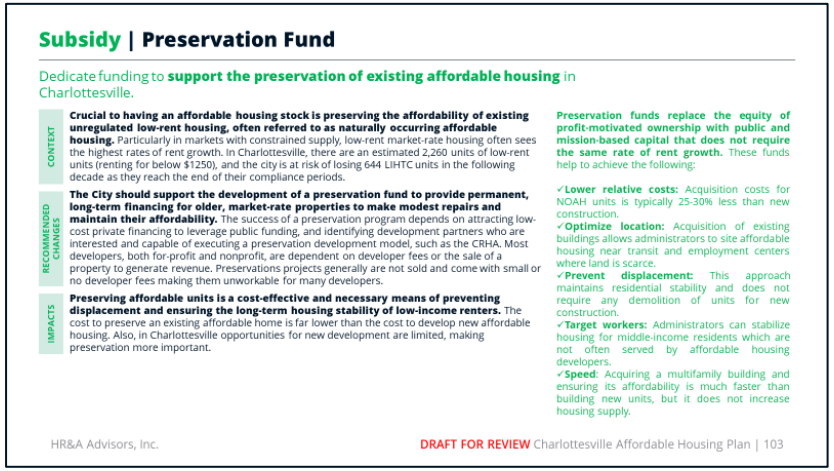

Subsidy | Preservation Fund

Dedicate funding to **support the preservation of existing affordable housing** in Charlottesville.

CONTEXT

Crucial to having an affordable housing stock is preserving the affordability of existing unregulated low-rent housing, often referred to as naturally occurring affordable housing. Particularly in markets with constrained supply, low-rent market-rate housing often sees the highest rates of rent growth. In Charlottesville, there are an estimated 2,260 units of low-rent units (renting for below $1250), and the city is at risk of losing 644 LIHTC units in the following decade as they reach the end of their compliance periods.

RECOMMENDED CHANGES

The City should support the development of a preservation fund to provide permanent, long-term financing for older, market-rate properties to make modest repairs and maintain their affordability. The success of a preservation program depends on attracting low-cost private financing to leverage public funding, and identifying development partners who are interested and capable of executing a preservation development model, such as the CRHA. Most developers, both for-profit and nonprofit, are dependent on developer fees or the sale of a property to generate revenue. Preservations projects generally are not sold and come with small or no developer fees making them unworkable for many developers.

IMPACTS

Preserving affordable units is a cost-effective and necessary means of preventing displacement and ensuring the long-term housing stability of low-income renters. The cost to preserve an existing affordable home is far lower than the cost to develop new affordable housing. Also, in Charlottesville opportunities for new development are limited, making preservation more important.

Preservation funds replace the equity of profit-motivated ownership with public and mission-based capital that does not require the same rate of rent growth. These funds help to achieve the following:

- ✓**Lower relative costs:** Acquisition costs for NOAH units is typically 25-30% less than new construction.
- ✓**Optimize location:** Acquisition of existing buildings allows administrators to site affordable housing near transit and employment centers where land is scarce.
- ✓**Prevent displacement:** This approach maintains residential stability and does not require any demolition of units for new construction.
- ✓**Target workers:** Administrators can stabilize housing for middle-income residents which are not often served by affordable housing developers.
- ✓**Speed:** Acquiring a multifamily building and ensuring its affordability is much faster than building new units, but it does not increase housing supply.

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Implementation Needs

Charlottesville should make a **strong and recurring financial commitment** to address housing needs in Charlottesville.

Scale	**Dedicate $10M per year to fund affordable housing,** to achieve a potential impact of serving over 4,000 households or housing units over 10 years.
Consistency	**Make a commitment to sustain this level of funding for ten years**, identifying sustainable and reliable source(s) of dedicated funding.
Targeting	**Target funding towards extremely low-income households,** to ensure that public funding is targeted to incomes with the greatest need, aiming for an allocation of: • 40% of funding to households with income up to 30% AMI ($22K), • 40% of funding to households with income up to 60% AMI ($45K), and • 20% of funding to households with income up to 80% AMI ($60K)*
Transparency	**Clearly identify overall housing expenditures** within budget, and publish metrics on program funding, capacity, and impacts to create accountability and measure progress towards housing goals.

**for a household of two*

Charlottesville needs to build governance structures that **institutionalize an equitable and efficient implementation** of the affordable housing plan.

Housing Advisory Committee	**Reform the structure and function of the HAC** to build trust and improve its impact.
Charlottesville Affordable Housing Fund (CAHF) Committee	Empower a committee with community representation to make recommendations about the **priorities and distribution of the CAHF**.
City Staff Capacity	Empower City staff to be **collaborative with advocates and responsive to community needs**.
Standardized Funding Process	Establish **clear, transparent, and competitive processes** to award grants and loans for affordable housing.

Housing Tools

Land use policies shape where housing is located, what housing looks like, and how much housing is built, but they are not enough to solve affordability.

Purposes:

Increase access to opportunity.

Redress racial segregation.

Increase housing supply to limit market pressure on rents and home prices.

Support affordability without additional demands on local funding.

Limitations:

Will not decrease rent.

May create unintended development pressures.

Will not meet the needs of extremely low-income households.

Can face political and public approval barriers.

The Land Use recommendations in the Affordable Housing Plan provide policy guidance for reforming land use in Charlottesville. The Comprehensive Plan Update and the Zoning Code Rewrite will draw on this guidance to identify specific changes needed including neighborhoods for up-zoning.

Charlottesville should revise its **regulations and development approval processes** to increase the supply of housing, while mitigating displacement.

Multifamily By-Right	Change multifamily zoning and development processes to **increase multifamily housing production** and expand feasible by-right development.
"Soft Density" By-Right	Change the City's zoning to **allow "soft density" in single family neighborhoods** while limiting displacement of low-income communities.
Accessory Dwelling Units (ADUs)	Increase the **flexibility to permit Accessory Dwelling Unit development and provide public funding** to support affordability.
Inclusionary Zoning	**Create a mandatory inclusionary zoning policy** to increase the production of affordable housing units as a portion of all new development.

Land Use | “Soft Density” By-Right

What is “Soft Density”?

Detached Single Family Home

Townhome

Duplex

Triplex or Quad

Mid-rise Apartment

“Soft Density” or “Missing Middle” Housing

Increasing Density

Tenants' rights tools help low-income renters hold power over their housing and counter predatory and unjust practices, but they are not effective alone.

Purposes:

Cushion market pressures on existing tenants to increase housing stability.

Form an equitable and balanced relationship between landlords and tenants.

Limitations:

Will not create new affordable units.

Have limited potential due to restrictive state laws.

Charlottesville should change local policy and advocate at the state level to expand the City's ability to **support tenants' rights.**

Developments Receiving City Assistance	Require housing developments that receive City funding to provide **enhanced tenants' rights.**
Right to Counsel	Dedicate funding for the provision of legal services for tenants facing eviction and **establish a citywide right to counsel in eviction cases.**
Just Cause Eviction	Advocate for **enabling legislation to support just cause evictions** and to make other changes to the state's eviction process.
Rent Control	Advocate for **enabling legislation to enact rent control** in Charlottesville.

Public subsidy tools are necessary to serve the lowest-income households—but they are capital intensive and need to be efficiently used.

Purposes:

Create tangible and direct impact.
Serve the lowest-income households.
Maximize the benefits of local public funding for the community.

Limitations:

Require increases in taxes or diverts funding to pay.
Require an approach and practice of efficient and accountable deployment.
Require large amounts of capital from governments or philanthropies.
Do not address the fundamental issues of low incomes.

Rental affordability tools create and preserve affordable rental units by supporting development and financing costs.

Rental Affordability	
Gap Funding Low-Income Housing Tax Credits (LIHTC)	**Support the development of new affordable rental housing by providing gap financing** (low interest loans and grants) to help fund development costs.
Public Housing Redevelopment	Set parameters for level and timing of funding that can be made available to **Charlottesville Redevelopment and Housing Authority (CRHA) to modernize all public housing.**
Preservation Fund	Dedicate funding to **support the preservation of existing affordable housing** in Charlottesville.
Land Bank	Establish a land bank and **provide land equity to develop affordable housing.**

These tools increase the supply of and access to affordable homes for ownership, while maintaining the safety and affordability of existing homes.

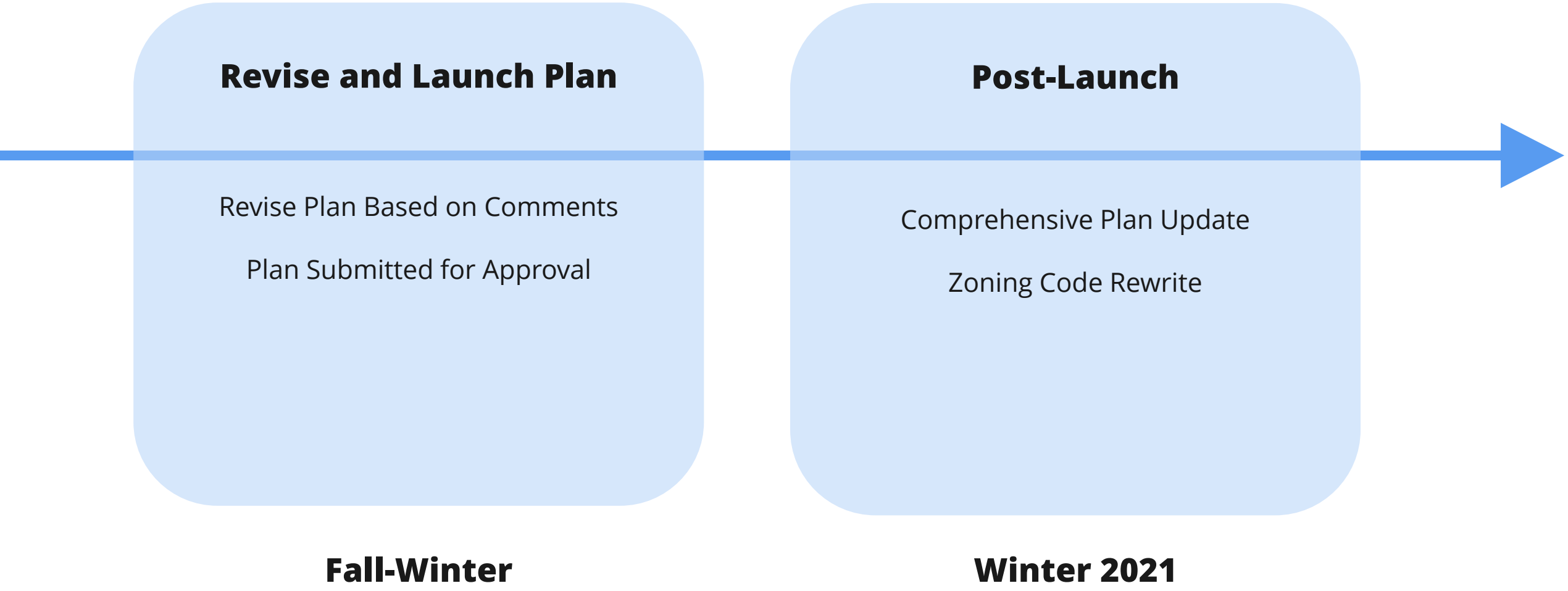
Homeownership Affordability	
Down Payment Assistance & Shared Ownership Equity	Revise Charlottesville's existing down payment assistance program to **serve a larger number of households and support shared equity ownership.**
Single Family Infill Development	Partner with developers to build and renovate **affordable single-family and soft density housing** in existing neighborhoods.
Owner-Occupied Rehabilitation Assistance	Support existing low- and moderate-income homeownership by providing **assistance to make necessary home repairs and maintain affordability.**
Property Tax Relief	Continue the provision of **property tax relief** to low- and moderate-income homeowners.

Direct-to-tenant rental assistance serves the lowest-income residents and helps to prevent evictions and homelessness.

Tenant rental assistance	
Tenant-Based Vouchers	Continue the provision and use of **tenant subsidies for rental housing** in all parts of the city.
Emergency Rental Assistance	Establish a **permanent eviction prevention fund** to provide emergency rental assistance to lower income households in crisis**.**

Next Steps

Following the public review period, the Plan will be presented for approval.



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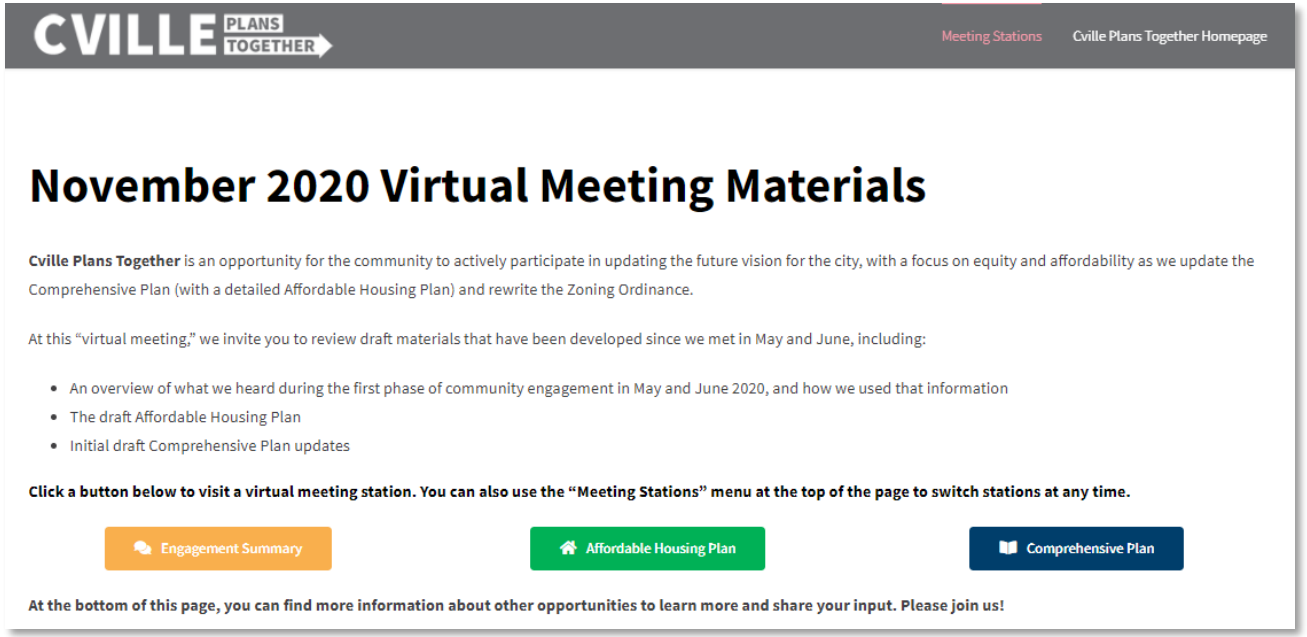
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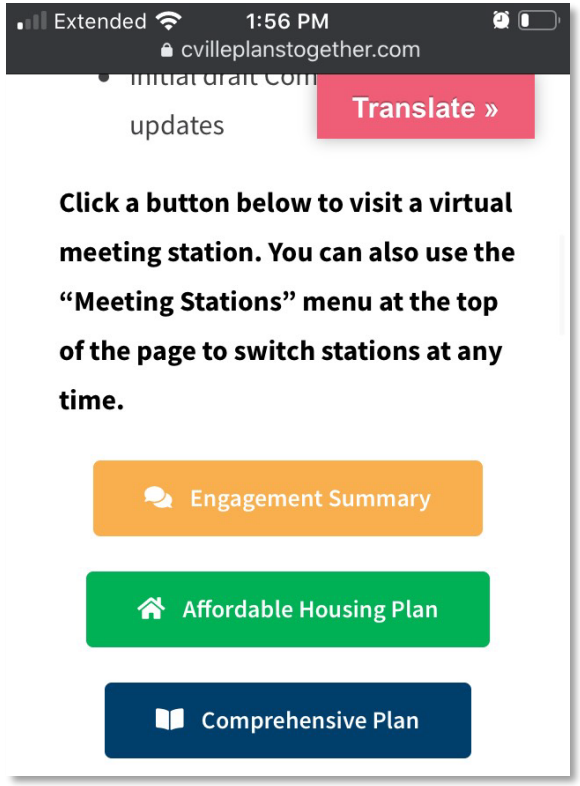
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Upcoming Events and Opportunities

Webinars

Opportunities to listen to a presentation (online or via phone) and ask questions about the materials.

Topic: Affordable Housing Plan
Nov. 11 & 17 (6:30 PM)

Topic: Comprehensive Plan Revisions
Nov. 14 (10 AM)
Nov. 18 (6:30 PM)

Virtual Drop-in "Office Hours"

Join us via Zoom or phone to ask a question or provide your input. Drop in any time; there is no formal presentation at these sessions.

Nov. 13, 11:30AM-1:00 PM
Nov. 19, 5:30-7:00 PM
~~**Nov. 23**, 5:00-6:30 PM~~
(rescheduled for 11/24)
Nov. 24, 5:30-7:00 PM

Online Survey

A chance to share your input about the draft Affordable Housing Plan and draft Comprehensive Plan revisions.

Will be available through December 2. También está disponible en español.

Five entries chosen at random to receive $25 Visa gift cards.

Toll-Free Phone Line

Call to listen to a brief project overview and share your input via a recorded message. You can also call to learn more about attending events or to request a time to take the survey by phone.

(833) 752-6428

Information available in English and Spanish / Información disponible en inglés y español

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Steering Committee Meeting

- **November 23, 2020**
- **4-5:30pm**
- Link to join will be posted at: CvillePlansTogether.com/stay-involved/

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Contact Information

CVILLE PLANS TOGETHER

Website

- Information about draft materials and all events: CvillePlansTogether.com/virtual-meeting/

Email: Engage@CvillePlansTogether.com

Social Media

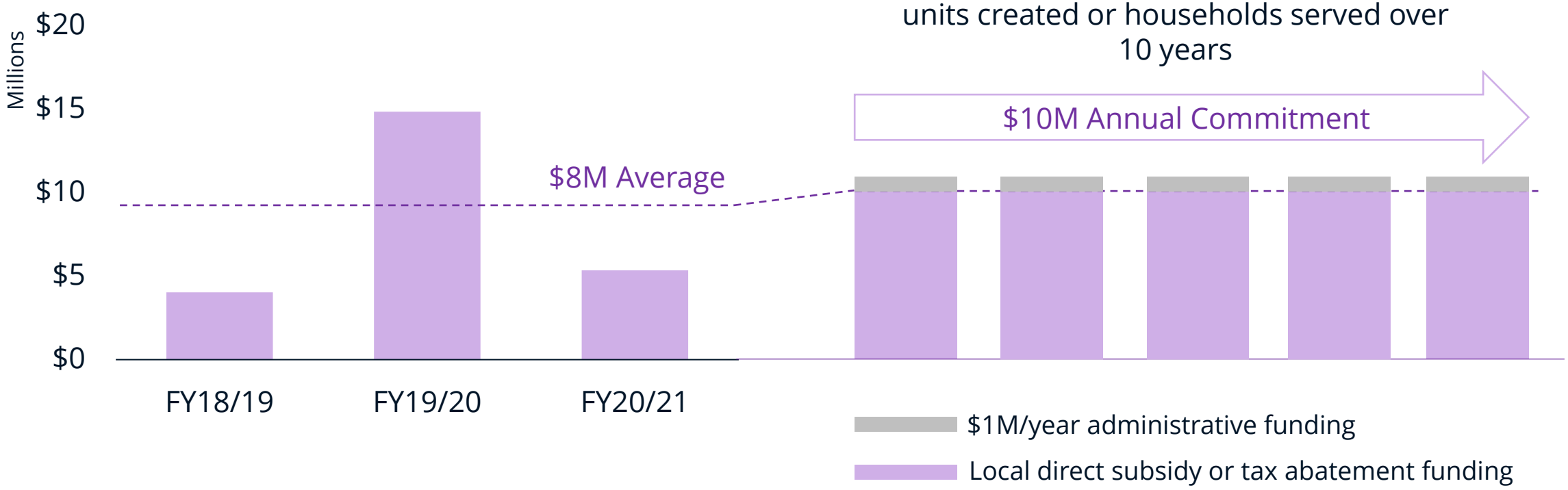
- @CvillePlans (Facebook, Twitter)
- @CvillePlansTogether (Instagram)

Toll-free Phone Number: (833) 752-6428

Additional Slides/ Appendix

The City has spent a historically high amount on housing in recent years. It is key to **commit** to this funding level **consistently,** and to fund admin capacity.

Local Public Spending on Housing by Fiscal Year



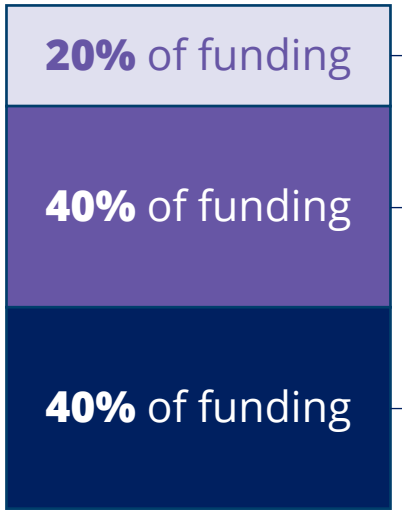
~4,100

units created or households served over 10 years

Moreover, funding must be **targeted and restricted to maximize equity and affordability**, primarily through:

Income Targeting

For households earning:



Up to **80% AMI**, or ~$60K*

Up to **60% AMI**, or ~$45K*

Up to **30% AMI**, or ~$22K*

Community Representation

- Set **minimum requirements for community representation** for HAC and for boards of organizations receiving City dollars
- Include community representation as **scoring criteria for funding**
- Use **administrative budget to engage and train** community members on housing issues

**for a household of two*

To reflect the needs and priorities of Charlottesville's community, the City's governance structures need a diversity of perspectives.

Key Actions:

- **Develop an onboarding process that provides training** to all new members of public and nonprofit boards and commissions
- **Provide funding** from the CAHF administrative budget for training and other programs that build community members' capacity to serve
- **Monitor the success** of these programs and make changes as needed to meet diverse participation goals.

Survey Respondents Who Believe Homeownership is a Critical Issue in Charlottesville:

76%
Of Black respondents

74%
Of Latinx respondents

50%
Of White and Asian American respondents

Source: Cville Plans Together Public Survey

Reform the structure and function of the HAC to build trust and improve its impact.

- **Responsibilities: Refocus the HAC around these purposes:**
  - Providing City Council with recommendations about housing policy priorities;
  - Championing and advancing the implementation of the Affordable Housing Plan;
  - Issuing an annual report on affordable housing in Charlottesville.
- **Conflict of Interest:** To avoid conflicts of interest**, reassign the responsibility of making funding recommendations** to a new CAHF Committee.

Reduce membership from 21 members to 10 – 15 members

- 2-3 affordable housing providers (recipients of City funds)
- 2-3 real estate professionals (may include brokers, lenders, developers, architects, etc.)
- 2-3 at-large community members
- 2-3 affordable housing residents or beneficiaries
- 2-3 regional representatives

City staff to act as advisors.

Empower a committee with community representation to make recommendations about the **priorities and distribution of the CAHF**.

- **Responsibilities: Create a CAHF committee around these purposes:**
  - Provide City Council with recommendations about the budget and use of CAHF funds.
  - Comment and make recommendations on scoring & selection criteria, with final criteria set by City staff.
  - Review & comment on funding award selections, with final selections made by City staff.
- **Conflict of Interest: Establish a conflict of interest (COI) policy** for CAHF members who may also be competing for funding.

Nine members, including no more than 3 HAC members

- 3 affordable housing providers and advocates
- 3 affordable housing residents or beneficiaries
- 3 City staff, to serve a substantive role

Empower City staff to be **collaborative with advocates and responsive to community needs**.

- **Accountability to goals:**
  - **Develop a standardized competitive process** to award funding for affordable housing.
- **Internal leadership and hiring:**
  - **Assign a staff person to be the liaison or lead** for affordable housing development.
  - Prioritize the **recruitment of housing staff that reflect the communities served** by housing programs.
- **Collaboration:**
  - **Incorporate City staff in the CAHF committee** and encourage collaboration to set funding priorities.
  - **Work with affordable housing developers** to reduce the cost of the development of affordable housing.
  - **Provide clear communication about staff roles and City processes**, and create clear paths for community feedback to the City.

Establish **clear, transparent, and competitive processes** to award grants and loans for affordable housing.

- Work with the CAHF committee **to set target funding amounts by program type** each year.
- Establish a **request-for-proposals (RFP) process** for funds.
- **Competitively score each project** using a standard, predictable, and rigorous underwriting process.
- Produce an **annual report** on affordable housing.

Example Project-Level Scoring Criteria

- Target affordability levels
- Leverage of CAHF funds
- Subsidy required per unit
- Location of project
- Applicant's organizational and financial capacity and experience
- Applicant's inclusivity and community representation
- Project alignment with other public goals, such as energy efficiency

Change multifamily zoning and development processes to **increase multifamily housing production** and expand feasible by-right development.

Key Actions:

- Restructure existing multifamily zoning to **ensure development is feasible** by-right.
- Identify commercial and single-family areas suitable for rezoning to **allow multifamily development in more neighborhoods**
- **Mitigate displacement pressure** in low-income neighborhoods.
- **Limit and focus discretionary control** and reduce approval times.
- Make parallel zoning changes that will **enhance the provision of multifamily housing within the urban ring**.

Change the City's zoning to **allow "soft density" in single family neighborhoods** while limiting displacement of low-income communities.

Key Actions:

- Change zoning to **increase the availability of housing in single family neighborhoods**
- **Minimize displacement** from low-income neighborhoods.
- **Reduce minimum lot sizes** and parking requirements,
- Make needed changes to the City's **subdivision ordinance** in addition to the zoning code.

Increase the **flexibility to permit Accessory Dwelling Unit development and provide public funding** to support affordability.

Key Actions:

- **Increase the number of lots** on which ADUs can feasibly be built.
- Eliminate the requirement that the primary dwelling must be owner-occupied.
- Dedicate funding to provide affordable financing for the construction of ADUs in exchange for **making units affordable to renters earning up to 60% of Area Median Income.**

Create a mandatory inclusionary zoning policy to increase the production of affordable housing units as a portion of all new development.

Key Program Design Considerations:

- The format and amount of incentives
- The target share and affordability of units
- The potential for developers to make a cash payment in lieu of providing affordable units

Inclusionary zoning requires a strong housing development environment.

Charlottesville must implement recommended multifamily development zoning changes ***prior to*** adopting inclusionary zoning

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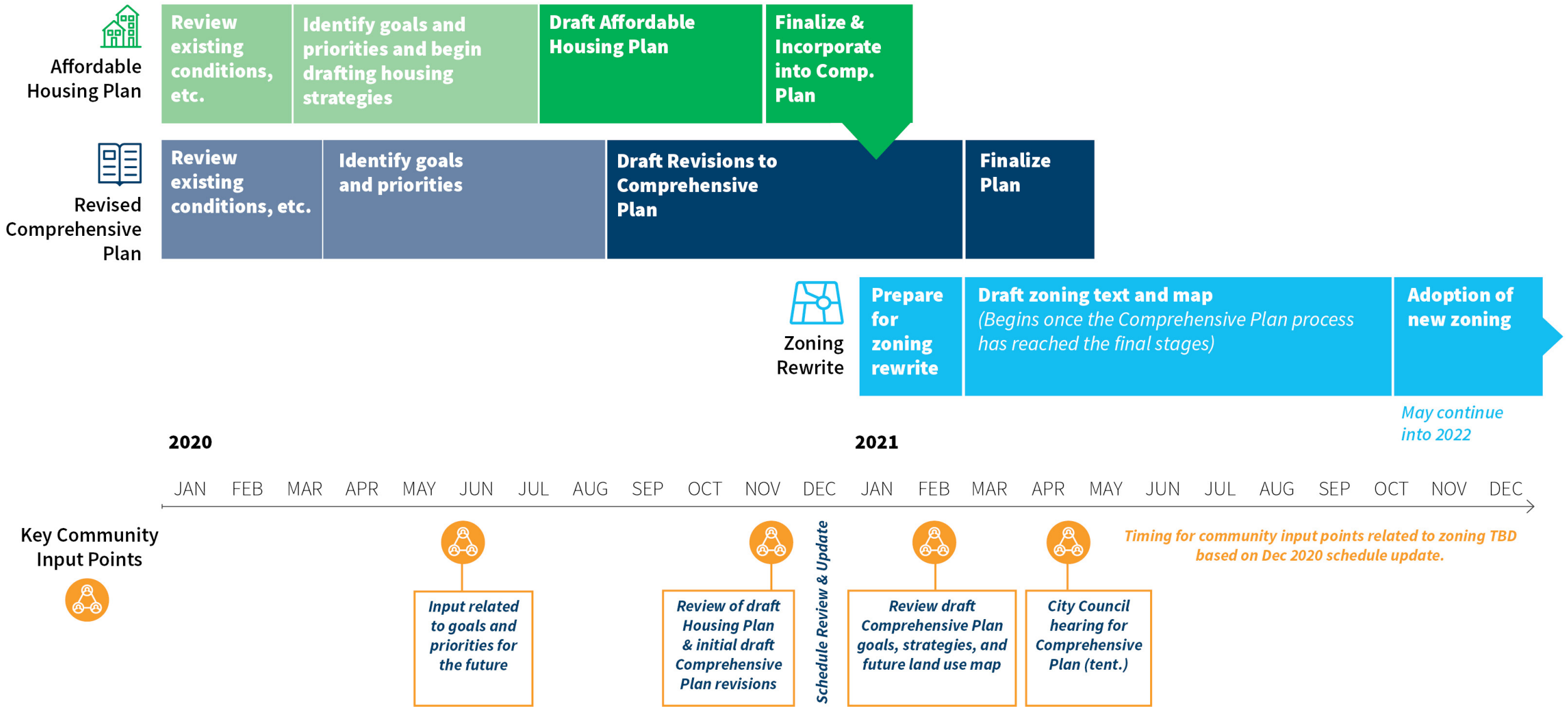
Project Schedule

SUBJECT TO CHANGE - *UPDATED ON OCTOBER 12, 2020*


Affordable Housing Plan
Review existing conditions, etc.
Identify goals and priorities and begin drafting housing strategies
Draft Affordable Housing Plan
Finalize & Incorporate into Comp. Plan
Revised Comprehensive Plan
Review existing conditions, etc.
Identify goals and priorities
Draft Revisions to Comprehensive Plan
Finalize Plan
Zoning Rewrite
Prepare for zoning rewrite
Draft zoning text and map
(Begins once the Comprehensive Plan process has reached the final stages)
Adoption of new zoning
May continue into 2022
2020
2021
JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC
Key Community Input Points
Input related to goals and priorities for the future
Review of draft Housing Plan & initial draft Comprehensive Plan revisions
Schedule Review & Update
Review draft Comprehensive Plan goals, strategies, and future land use map
City Council hearing for Comprehensive Plan (tent.)
Timing for community input points related to zoning TBD based on Dec 2020 schedule update.